

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 17-25665-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Roderick W. Howard, Sr.
2854 Idaho Rd
Camden, NJ 08104-2811

Joyce Howard
aka Joyce Purnell
2854 Idaho Rd
Camden, NJ 08104-2811

Social Security No.:

xxx-xx-6424

xxx-xx-9856

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on November 17, 2017.

On 6/14/2018 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: July 18, 2018
Time: 10:00 AM
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: June 15, 2018

JAN: kvr

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Roderick W. Howard,, Sr.
 Joyce Howard
 Debtors

Case No. 17-25665-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 185

Page 1 of 2
 Total Noticed: 55

Date Rcvd: Jun 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2018.

db/jdb Roderick W. Howard,, Sr., Joyce Howard, 2854 Idaho Rd, Camden, NJ 08104-2811
 516979368 AAdvantage Card Services, PO Box 13337, Philadelphia, PA 19101-3337
 516979371 ARS Account Resolution, PKWY STE 100, Sunrise, FL 33323
 517020565 +ARS Account Resolution, 1643 N. Harrison Pkwy, Ste 100, Sunrise, FL 33323-2857
 516979370 Apex Asset Management, 2501 Oregon Pike Ste 120, Lancaster, PA 17601-4890
 516979376 CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105
 516979372 Calvary Portifilio SVCS, 500 Summit Lake Dr Apt D, Valhalla, NY 10595-1340
 517081514 +Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
 516979373 +Camden County Special Civil Part, 101 S 5th St, Camden, NJ 08103-4099
 516979374 +Camden County Special Civil Pary, 101 S 5th St, Camden, NJ 08103-4099
 516979377 Chase Auto Finance, PO Box 901003, Fort Worth, TX 76101-2003
 516979378 Citifinancial, PO Box 140069, Irving, TX 75014-0069
 516979379 City of Camden, City Hall, Room 117, PO Box 95120, Camden, NJ 08101-5120
 517021306 +City of Camden, Dept. of Revenue & Collections, c/o Office of the City Attorney,
 Suite 419-City Hall, 520 Market Street, Camden, NJ 08102-1300
 516979380 City of Camden (American Water), PO Box 52747, Phoenix, AZ 85072-2747
 516979381 Comenity Bank/NY & Co., PO Box 182789, Columbus, OH 43218-2789
 516979382 Cooper Health Systems, C/O Quality Asset Recovery, 7 Foster Ave Ste 101,
 Gibbsboro, NJ 08026-1191
 516979384 +David Faloni, Esq., 165 Passaic Ave Ste 301B, Fairfield, NJ 07004-3592
 517127310 +Ditech Financial LLC, 2100 East Elliot Road, Bldg. 94, Recovery Dept. T-120,
 Tempe, AZ 85284-1806
 517071281 JCMorgan Chase Bank NA, PO Box 29505, AZi-1191, Phoenix, AZ 85038-9505
 517070449 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,
 Ft. Worth, TX 76101-2032
 517035150 +M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
 516979393 MTAG Cust/FIG CAP INV NJ13 LLC, PO Box 54472, New Orleans, LA 70154-4472
 516979395 New York & Company, PO Box 659728, San Antonio, TX 78265-9728
 516979396 Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846
 516979398 PSE&G, PO Box 1444, New Brunswick, NJ 08903-1444
 516979397 Penn Credit Corporation, PO Box 988, Harrisburg, PA 17108-0988
 516979399 Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
 517298852 +Wilmington Savings Fund Society, Prober & Raphael, 20750 Ventura Blvd, Suite 100,
 Woodland Hills, CA 91364-6207
 517177832 +Wilmington Savings Fund Society FSB, Jenelle C. Arnold, Aldridge Pite, LLP,
 4375 Jutland Drive, Suite 200, PO Box 17933, San Diego, CA 92177-7921

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 15 2018 22:58:17 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 15 2018 22:58:15 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516979369 E-mail/Text: roy.buchholz@allianceoneinc.com Jun 15 2018 22:57:48
 AllianceOne Receivable Management, PO Box 3111, Southeastern, PA 19398-3111
 516979375 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 15 2018 23:01:17 Capital One Bank,
 PO Box 71083, Charlotte, NC 28272-1083
 517210621 +E-mail/Text: bankruptcy@cavps.com Jun 15 2018 22:58:29 Cavalry SPV II, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 516979381 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 15 2018 22:58:10 Comenity Bank/NY & Co.,
 PO Box 182789, Columbus, OH 43218-2789
 516979383 E-mail/PDF: creditonebknotifications@resurgent.com Jun 15 2018 23:01:01 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 516979385 E-mail/Text: bankruptcy.bnc@ditech.com Jun 15 2018 22:58:00 Ditech, PO Box 6172,
 Rapid City, SD 57709-6172
 516979386 E-mail/Text: bnc-bluestem@quantum3group.com Jun 15 2018 22:58:37 Fingerhut, PO Box 166,
 Newark, NJ 07101-0166
 516979387 E-mail/Text: JCAP_BNC_Notices@jcap.com Jun 15 2018 22:58:25 Jefferson Capital System,
 16 McLeland Rd, Saint Cloud, MN 56303-2198
 517123485 E-mail/Text: JCAP_BNC_Notices@jcap.com Jun 15 2018 22:58:25 Jefferson Capital Systems LLC,
 PO Box 7999, St Cloud MN 56302-9617
 516979388 E-mail/Text: ebn@ltdfin.com Jun 15 2018 22:58:02 LTD Financial Svs,
 7322 Southwest Fwy Ste 1600, Houston, TX 77074-2134
 516979389 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 15 2018 23:01:01 LVNV Funding LLC,
 PO Box 10497, Greenville, SC 29603-0497
 517139452 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 15 2018 23:00:46
 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 516979390 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 15 2018 23:01:01 LVNVFunding,
 PO Box 740281, Houston, TX 77274-0281
 516979391 E-mail/Text: camanagement@mtb.com Jun 15 2018 22:58:02 M&T Bank, PO Box 62082,
 Baltimore, MD 21264-2082

District/off: 0312-1

User: admin
Form ID: 185

Page 2 of 2
Total Noticed: 55

Date Rcvd: Jun 15, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516979392 E-mail/Text: bankruptcydpt@mcmcg.com Jun 15 2018 22:58:14 Midland Funding,
8875 Aero Dr Ste 200, San Diego, CA 92123-2255
516979394 E-mail/PDF: bankruptcy@ncfsi.com Jun 15 2018 23:00:46 New Century Financial,
110 S Jefferson Rd Ste 104, Whippany, NJ 07981-1038
516979395 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 15 2018 22:58:10 New York & Company,
PO Box 659728, San Antonio, TX 78265-9728
517106645 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 15 2018 23:00:45
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,
Norfolk VA 23541
517179588 +E-mail/Text: bankruptcy@pseg.com Jun 15 2018 22:57:47 PSEG, Attn: Bankruptcy,
PO Box 490, Cranford, NJ 07016-0490
517159951 E-mail/Text: bnc-quantum@quantum3group.com Jun 15 2018 22:58:11
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517170134 E-mail/Text: bkdepartment@rtresolutions.com Jun 15 2018 22:58:24
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029
517170135 E-mail/Text: bkdepartment@rtresolutions.com Jun 15 2018 22:58:24
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029, Real Time Resolutions, Inc.,
1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
516979400 E-mail/PDF: gecsedirecoverycorp.com Jun 15 2018 23:01:00 SYNCHRONY Bank/Walmart,
PO Box 965036, Orlando, FL 32896-5036
516982106 +E-mail/PDF: gecsedirecoverycorp.com Jun 15 2018 23:00:45 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517095790 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 15 2018 23:01:01 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517181214* Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029
517181215* Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029, Real Time Resolutions, Inc.,
1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
lm ##+Citifinancial, 1144 State Route 35, Middletown, NJ 07748-2600

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2018 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank, N.A. as trustee for CVI Loan GT Trust I
rsolarz@kmlawgroup.com
Tamika Nicole Wyche on behalf of Debtor Roderick W. Howard,, Sr. dpdlawyer@comcast.net,
G30609@notify.cincompass.com
Tamika Nicole Wyche on behalf of Joint Debtor Joyce Howard dpdlawyer@comcast.net,
G30609@notify.cincompass.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6